

Fill in this information to identify the case:

Debtor 1 JAMES C ENDERS, JR
Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania
Case number 18-10448

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR C-BASS MORTGAGE LOAN TRUST 2004-CB4, C-BASS MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2004-CB4

Court claim no. (if known): 12

Last four digits of any number you 7770
use to identify the debtor's account:

Date of payment change: 01/01/2021
Must be at least 21 days after date of this notice

New total payment: \$1,359.50
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 443.52 **New escrow payment:** \$ 447.18

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% **New interest rate:** _____%

Current principal and interest payment: \$ _____ **New principal and interest payment:** \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ **New mortgage payment:** \$ _____

Debtor1 JAMES C ENDERS, JR Case number (if known) 18-10448
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Andrew Spivack
Signature

Date 11/20/2020

Print: Andrew Spivack, Esquire (84439)

First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 302 Fellowship Road, Suite 130
Number Street

Mount Laurel, NJ 08054

City State ZIP Code

Contact phone 844-856-6646 x3017

Email PABKR@brockandscott.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**
Reading Division

IN RE: JAMES C ENDERS, JR	Case No. 18-10448 Chapter 13
U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR C-BASS MORTGAGE LOAN TRUST 2004-CB4, C-BASS MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2004-CB4, Movant	
vs.	
JAMES C ENDERS, JR, Debtor,	11 U.S.C. §362
Scott F. Waterman Respondent	

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that a true and exact copy of the foregoing Notice Of Mortgage Payment Change has been electronically served or mailed, postage prepaid on November 20, 2020 to the following:

JAMES C ENDERS, JR.
201 JOSHUA LN.
EPHRATA, PA 17522

John A. Digiamberardino, Esq.
Case & DiGiamberardino, P.C.
845 North Park Road
Suite 101
Wyomissing, PA 19610
jad@cdllawoffice.com

Scott F. Waterman, Bankruptcy Trustee
Chapter 13 Trustee
2901 St. Lawrence Ave, Suite 100
Reading, PA 19606

United States Trustee
Office of the U.S. Trustee
200 Chestnut Street
Suite 502
Philadelphia, PA 19106

/s/ Andrew Spivack
Andrew Spivack, Esquire
(Bar No. 84439)
Attorney for Creditor
BROCK & SCOTT, PLLC
302 Fellowship Road, Suite 130
Mount Laurel, NJ 08054
Telephone: 844-856-6646 x3017
Facsimile: 704-369-0760
E-Mail: PABKR@brockandscott.com

EXHIBIT “A”



Your annual escrow statement

October 12, 2020

KAREN ENDERS
JAMES ENDERS JR
201 JOSHUA LN
EPHRATA, PA 17522-9745

Questions?

Visit us at
www.MortgageQuestions.com
Call toll free 1-888-820-6474
Fax 1-856-917-8300

Why am I getting this statement?

In accordance with federal guidelines your escrow account is reviewed at least one time per year; however, certain circumstances may require an additional review. This statement is a result of that review known as an escrow analysis statement, which determines if sufficient funds are available to pay your taxes and/or insurance. This statement is a projection of your escrow account and may also include a history of the escrow activity on your loan since the time you last received an escrow analysis statement. The enclosed update follows notice of the account's involvement in a bankruptcy petition, filed on January 25, 2018 under chapter 13 of the Bankruptcy Code. This statement should be reviewed carefully. The mortgage payment may be affected. Please contact us at the number above if this account is not part of a Chapter 13 proceeding or plan. If this account has filed for any other Bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case, or received any other discharge under the U.S. Bankruptcy Code that applied to the referenced property, please be advised that this Notice is for information purposes only and not intended as an attempt to collect a debt against you personally.

What does this mean to me?

Because your escrow account is projected to have less money than is needed, there is a shortage of **\$26.31**.

Option 1) Do Nothing: The monthly shortage for the next 12 months is **\$2.19** and will automatically be added to your monthly payment beginning **January 2021**. Your new monthly payment for **January 2021** will be **\$1,359.50**.

Option 2) Pay the escrow shortage as a lump sum using the attached shortage coupon. If you pay your escrow shortage by **December 20, 2020**, then your new monthly payment will be **\$1,357.31** effective with your **January 2021** mortgage payment.

What is a shortage?

A shortage is the difference between the **anticipated** escrow balance and the **required** escrow balance at the beginning of the analysis cycle. A shortage typically results from changes in taxes and/or insurance. Please refer to the enclosed FAQ for additional information.

Anticipated escrow account balance (as of December 31, 2020):	\$2,643.51
Required escrow account balance (as of December 31, 2020):	\$2,669.82
Difference resulting in an escrow account shortage:	\$26.31

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

Tear off here

See reverse →

Escrow analysis

Coupon

Borrower Name: KAREN ENDERS

☐ I choose to repay the shortage of \$ _____ in full.

Shortage Amount: \$26.31

Make the check payable to **PHH Mortgage Services** and mail it with this coupon in the envelope provided. Your lump sum payment must be received by **December 20, 2020** to be effective with your **January 2021** payment.

You may also pay your shortage online by visiting the website shown at the top of this statement.

PHH Mortgage Services
PO BOX 371867
PITTSBURGH, PA 15250-7867

The following table reflects your current monthly payment and new monthly payment for each option:			
	Current Payment	New Payment with Shortage - Opt 1	New Payment without Shortage - Opt 2
Principal & Interest	\$912.32	\$912.32	\$912.32
Escrow Deposit	\$443.52	\$444.99	\$444.99
Escrow Shortage		\$2.19	
Total Payment	\$1,355.84	\$1,359.50	\$1,357.31
If your payment is issued by a third party, or if you make payments through a bill pay service, then please make sure your new total monthly payment amount is updated with your service provider.			

Payment Change Breakdown

Below are the escrow items we anticipate collecting for and paying on your behalf over the next 12 months. To calculate your new monthly escrow payment of \$444.99, we added up the actual or estimated tax and insurance payments for the next 12 months beginning with the January 2021 payment and divided the total by 12. Included for the comparison are the Annual Payments we projected to pay during the **last analysis cycle**, as displayed in detail in the history portion of the escrow analysis statement.

Description	Current Annual Payment	Projected Annual Payment
Taxes	\$4,582.15	\$4,581.76
Insurance	\$740.00	\$758.00
TOTAL	\$5,322.15	\$5,339.76

Prior Year Account History and Coming Year Projections

This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure and projects payments, disbursements and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter "E" beside an amount indicates that all or a portion of a payment or disbursement on that row has not yet occurred but is estimated to occur as shown. An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or date.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA) the lowest monthly balance in your escrow account should be no less than \$889.98 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise.

Your projected anticipated lowest account balance of \$863.67 will be reached in August 2021. When subtracted from your minimum required balance of \$889.98, an Escrow Shortage results in the amount of \$26.31. These amounts are indicated with **LP**. You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If you have any questions about this statement, please call our Customer Service Department toll free at **1-888-820-6474**.

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you do not want us to use the information from your check to make a one time electronic funds transfer or if you have any questions, please call us at the phone number shown on the front of this statement.

Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)

Address (number and street)

Suite no.

City

State

Zip code

Home telephone
()

Business telephone
()

Extension

E-mail address



Your annual escrow statement (continued)

October 12, 2020

KAREN ENDERS
JAMES ENDERS JR
201 JOSHUA LN
EPHRATA, PA 17522-9745

Questions?

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Fax 1-856-917-8300

Escrow account projections for the coming year

Date	Description	Anticipated amounts paid into your escrow account (\$)	Anticipated amounts paid out of your escrow account (\$)	Anticipated escrow account balance (\$)	Required escrow account balance (\$)
Opening balance				2,643.51	2,669.82
Jan 2021		444.99		3,088.50	3,114.81
Feb 2021		444.99		3,533.49	3,559.80
Mar 2021		444.99		3,978.48	4,004.79
Apr 2021	CITY TAX	444.99	900.66	3,522.81	3,549.12
Apr 2021	HAZARD INS.		758.00	2,764.81	2,791.12
May 2021		444.99		3,209.80	3,236.11
Jun 2021		444.99		3,654.79	3,681.10
Jul 2021		444.99		4,099.78	4,126.09
Aug 2021	SCHOOL TAX	444.99	3,681.10	863.67	889.98 LP
Sep 2021		444.99		1,308.66	1,334.97
Oct 2021		444.99		1,753.65	1,779.96
Nov 2021		444.99		2,198.64	2,224.95
Dec 2021		444.99		2,643.63	2,669.94
Total		\$5,339.88	\$5,339.76		

LP - indicates your required escrow lowest balance

Prior year account History

Date	Description	Amounts paid into your escrow account		Amounts paid out of your escrow account		Escrow account balance	
		Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)
	Opening balance					2,661.03	2,661.03
Jan 2020		443.52	443.52			3,104.55	3,104.55
Feb 2020		443.52	*			3,548.07	3,104.55
Mar 2020	CITY TAX	443.52	1,330.56 *		900.66*	3,991.59	3,534.45
Mar 2020	HAZARD INS.				758.00*	3,991.59	2,776.45
Apr 2020	CITY TAX	443.52	*	900.66	*	3,534.45	2,776.45
Apr 2020	HAZARD INS.			740.00	*	2,794.45	2,776.45
May 2020		443.52	887.04 *			3,237.97	3,663.49
Jun 2020		443.52	*			3,681.49	3,663.49
Jul 2020	SCHOOL TAX	443.52	443.52		3,681.10*	4,125.01	425.91
Aug 2020	SCHOOL TAX	443.52	443.52	3,681.49	*	887.04	869.43
Sep 2020		443.52	443.52			1,330.56	1,312.95
Oct 2020		443.52	443.52 E		E	1,774.08	1,756.47
Nov 2020		443.52	443.52 E		E	2,217.60	2,199.99
Dec 2020		443.52	443.52 E		E	2,661.12	2,643.51
Total		5,322.24	5,322.24	5,322.15	5,339.76		